158th Fighter Wing VERMONT AIR NATIONAL GUARD Family Readiness & Support Services

Mobilization Guide

A call to active duty for the citizen/airman can create anxiety, confusion and stress for our Vermont Air National Guard families. In order to eliminate unnecessary hardships for our family members, effective and convenient family assistance during mobilization is critical to the well-being and readiness of both Guard members and their families. The Guard member will be able to train, mobilize, and deploy in support of State and Federal missions knowing that his/her family is receiving appropriate assistance at home. For this reason, the Vermont Air National Guard Mobilization Guide for Family Readiness has been designed to meet the needs and concerns of our families upon mobilization.

88 NCO Drive Suite 114
South Burlington, VT 05403-5873

(802) 652-8035 Family Readiness Hotline @ Pager # 802-351-4485

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Introduction

The period before a deployment can be a confusing and stressful time. This can be especially true in the reserve components of the Air Force where our families may have less experience with mobilization. Many personal and family matters need to be in place or arranged before a deployment. By being prepared, these arrangements will not seem so overwhelming, especially if time is limited. Planning ahead and knowing the requirements are the keys.

Planning ahead involves getting information and determining what is needed so that important decisions can be made. Making preparations for emergencies that may arise during the deployment is also critical. It is important to plan for mobility processing as well as situations during and after the deployment.

This guide has been prepared to address the needs of service members, their families and caregivers. Key considerations for single as well as married service members are presented. The guide provides suggestions that may ease some of the stress and help to achieve a smoother transition into a deployment situation. The guide is developed in a manner that attempts to help the member prepare for deployments, with or without much notice. Some items may be geared towards the short notice deployment situation, while others may be geared towards a deployment situation where longer notice is given. Please remember this is only a guide. It cannot take the place of you checking with the various agencies listed to ensure your paperwork is in order to deploy.

158th Fighter Wing OFFICES OF PRIMARY RESPONSIBILITY BENEFITS & SERVICES IN THE AIR NATIONAL GUARD

You and your family need to have an ID card in order to receive all the benefits you are entitled to.

Every member of the family should have an ID card.

The Uniformed Services Identification and Privilege Card (ID) gives you access to benefits of being in the National Guard. In peace time, your ID card entitles you to:

- Exchange privileges
- Limited commissary privileges
- Recreational facilities
- Military discounts.

If you are called to active duty for 30 days or more, an ID card is necessary for you and your family to use active duty services and programs, such as:

- *Military Health Insurance (Tricare)*
- Unlimited commissary privileges.

To schedule an appointment for an ID Card call Military Personnel Flight at (802) 660-5225.

Enroll your family in the Defense Eligibility Enrollment Reporting System (DEERS).

DEERS is an automated information system that lists all military members and their families and dependents who are eligible for military benefits, including TRICARE. All service members are listed automatically, but their dependents must be added when they apply for an ID card.

To enroll in DEERS call Military Personnel Flight at 802-660-5225

All uniformed service members and their dependents are eligible for ID cards.

This includes the Guard member's:

- Spouse
- Widow or widower
- Children between the ages of 10 and 21 (all children must be unmarried)
- Children under 10, if they are not living with the Guard member.
- Unmarried children over 21 who are mentally or physically disabled and unable to support themselves.
- Unmarried children between the ages of 21 and 23 who are full-time college students.
- Parents or in-laws for whom the Guard or Reserve member provides more than half of their income.

You will need to prove eligibility.

This may include providing:

- Clear photocopies of marriage certificates and birth certificates.
- Certified copies of adoption papers, paternity papers, divorce papers and death certificates.
- A licensed physician's or medical officer's statement of physical handicaps of dependent children over age 21.
- A certificate of full-time enrollment from the school registrar for children between 21 and 23.

COMMISSARY AND EXCHANGE BENEFITS

To obtain a commissary card, please contact your Unit Commander or contact the Military Personnel Flight at (802) 660-5225.

Hanscom, MA Air Force Base: 781-377-4441

Commissaries are supermarkets usually located on military installations. The commissary sells food, sundry and cleaning products for cost plus a 5% surcharge. The Commissary Privilege Card allows you to shop in the commissary 24 times a year. Commissary shopping privileges are also authorized during any period of active duty on a daily basis commensurate with order to active duty. A military spouse or other authorized dependent unaccompanied by the service member may use the commissary shopping benefit with proper military ID.

BASE EXCHANGE:

(802) 655-3030 (Camp Johnson)

The Base Exchange is the civilian equivalent of a Department Store. It is also run by the Army Air Force Exchange Services (AAFES) and subsequently may have lower prices on many items. You will need your military ID to shop here.

CHAPLAIN SERVICES:

(802) 660-5482 - During the Week Please Contact the Community Manager at (802) 660-5291 (802) 660-5422 - During Unit a Training Assembly (UTA)

Your Chaplain is a member of the armed forces who serves God and country. Chaplains come from all faiths. Military chaplains include priests, ministers and rabbis. They reach out to all personnel and their families, serving people of all faiths. Your Chaplain can help you and your family meet the special challenges involved in serving your country. Your Chaplain is someone you can depend on when you need help. There is always a chaplain available for any problem, at any time, anywhere in the world.

Military Chaplains provides the following assisance to service member and their families:

- Spiritual Assistance
- Crisis Management
- Family Life Counseling
- Deployment & Separation
- Divorce
- Marriage & Pre-Marriage Counseling

If there is a particular faith community or spiritual leader that you would like the Chaplain to contact in the event of your deployment (i.e. Particular Parish or Church, Minister, Priest, Rabbi, Iman.) let them know.

EDUCATION BENEFITS (802) 660-5211\(802) 660-5228

National Guard members may get financial help to continue their education through programs like the Montgomery GI Bill, Student Loan Repayment Plan, and DANTES (the Defense Activity for Non-Traditional Education Support). *During mobilization, education programs for Guard members and their families are usually limited.*

Assistance for Mobilized Students-Reservists is available if you are experiencing a problem with an educational issue as a result of an involuntary recall to active duty (such as course credit, tuition, fees, or reenrollment in a program of study), you should contact the Education Office at (802) 660-5228 or the Retention Office at (802) 660-5211. They can also be reached at 1-800-368-5622 or you may write to:

Service Members Opportunity Colleges (SMOC) 1307 New York Avenue, N.W., 5th Floor Washington, DC 20005-4701

EMPLOYER SUPPORT OF THE GUARD AND RESERVE (302) 323-3361 - 158th Fighter Wing Representative

1-800-336-4590 www.esgr.org

UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT:

- ~ Prohibits discrimination against employees because of Guard service.
- ~ Protects employee's right to continue company benefits.
- ~ Protects employee's participation in a company retirement/profit sharing plan even while on military leave.

FAMILY READINESS & SUPPORT SERVICES (802) 652-8035

Family Readiness & Support Services Center will assist with needs and provide services to the Guard member, their family, and their extended family, by assisting the Guard Family in preparing for and coping with the military demands in their life. The Family Readiness Center will also keep family members and loved ones informed on military issues.

The following programs and services support members and their families during separation due to deployments and remote tours.

CALLING CARDS

Free \$20 value Calling Cards, sponsored by the Air Force Aid Society and the VFW, and are offered to all personnel going on contingency TDYs for 30 days or longer. These must be issued to the military member.

E-MAIL FOR SPOUSES

If you do not have E-mail capability from home and your spouse is on a TDY or remote assignment...don't fret. Just give us a call and we'll make an appointment to set up a free Hotmail account for you at the Family Readiness Office.

GIVE PARENTS A BREAK

This program provides free programs for children 6 months to 12 years for families whose sponsor is TDY for more than 30 days or on a remote tour. Please contact your unit commander or family readiness coordinator to schedule a program. We can look at different options for location and time. Reservations are required and immunizations must be current.

FAMILY READINESS GROUPS (FRG)

Family Readiness Groups are an outreach effort of the Family Readiness Center that uses volunteer spouses in each Squadron to help address concerns of the families of deployed members. Most units have one or more Key Spouses and they coordinate things such as monthly newsletters, activities, care package preparation, information and referral services, and much more! To find out who your Unit Point of Contact is, check with your unit commander, first sergeant, or call the family readiness center at 802-652-8035.

FINANCIAL MANAGEMENT PROGRAM

Don't let the pay fluctuations caused by your deployment catch you by surprise. The Family Readiness Center can help you develop your budget and provide resources for getting organized.

HEARTS APART SUPPORT GROUPS

The Hearts Apart Support Group provides a forum for the spouses and family members whose sponsor is TDY for more than 30 days, deployed or remote tour members (and members on remote tours) to get together and enjoy common activities or to just meet and talk. Guest speakers will be scheduled upon request.

LENDING LIBRARY

The Lending Library provides information and materials surrounding all aspects of family readiness which include financial planning, parenting, health and fitness, stress management, topics surrounding teens and children during separation, deployment, and reunion. Books, videos, and websites, and many other resources are available to assist you with your search for information.

LETTER WRITING KITS

If you are going to be separated from your family due to deployment, feel free to come by and get one of our letter writing kits that include stationary, post cards, greeting cards, stamps, and parent/child note exchanges.

MORALE CALL PROGRAM

In this program, families of deployed and remote tour members can call from the Family Readiness & Support Service Office to the deployed/remote location...free of charge! Eligible members are allowed 6 calls per month for 15 minutes each call.

VIDEO PHONE

Do you have a spouse that is TDY/on a remote assignment and would like to see them before they get back? We have video-telephone capability to many installations around the world. Please call us to make an appointment...your time is our time.

Family Readiness & Support Services

CONNECTIONS

During times of deployment and separation, we may find ourselves (and our children) affected by intense emotions. Although this is a common experience, it is still difficult to handle. The Connections program offers an opportunity to explore these intense or painful thoughts and feelings in a supportive environment. Connections involve the use of various art materials and specially designed art directives. No artistic talent is necessary to benefit from this program. Activities may include: drawing, painting, collage, clay work, assemblage, creative journaling, mask making, and more!

The mission of Connections is to promote effective communication, healthy expression of emotions, and methods of coping with stress.

KID'S CORNER

Kids' Corner is for children ages 3-12 facing the deployment of a family member. This group is designed to help children use art to express their feelings in healthy way, adjust to the changes brought on by deployment, and feel less isolated through interacting with their peers. Art tasks and discussion are age appropriate for each group. Groups may be scheduled for children ages 3-5, 6-8, and 9-12.

FAMILY FOCUS

Family Focus is an excellent secondary group for parents and children who have participated in other Connections groups. This is a chance for you to work together to further enrich your family life. Art, games, and discussion are used to promote the sharing of ideas and feelings, effective communication, and family cohesiveness. This group is recommended for children 6 and up.

PARENT SUPPORT GROUP

Parent Support Groups are aimed to increase understanding of children's adjustment to change and separation and what parents and educators can do to help them. Topics may also include using rewards and consequences to increase desired behaviors, effective parenting strategies, and stress management for parents. This group will also provide an opportunity for caregivers to share ideas, learn from others, and establish a network of support.

TEEN CIRCLE

Teen Circle is for young adults ages 13-18 facing the deployment of a family member. This group focuses on issues specific to teenagers and involves the creation and manipulation of images to increase communication, self-awareness, and self-esteem. The group setting encourages the participants to support and connect with each other.

Judge Advocate Office: (802) 660-5495

The "JAG's" office can be very useful in situations where legal questions arise. Because the legal office specifically represents the Base Commander, it cannot provide actual representation for you or the member. It may however be able to provide assistance and advice in relation to issues, which arise due to your care of the military member's dependents.

Legal Assistance Officers can provide free basic legal services to National Guard members and their families. The services can include:

- Wills
- Powers of Attorney
- Tax assistance
- Employer Support
- Soldiers' and Sailors' Civil Relief Act
- Family Care Plan
- Personal Care Plan for Single Guard Members

MILITARY PAY AND ALLOWANCES (802) 660-5290

http://militarypay.dtic.mil www.dfas.mil/money/milay

The amount of basic pay is determined by the length of time in the service, by rank and promotions and increases received. All active duty personnel receive basic pay. Military personnel may also receive an allowance (partial reimbursement) for specific expenses such as food or housing.

Basic Allowance for Subsistence (BAS)

BAS is a non-taxable allowance for food. Officers receive this allowance regardless of grade. Enlisted members may receive this allowance based on the availability of government mess (dining facility), or if authorized to mess (eat) separately when government mess is available. Normally, enlisted members who are living in government quarters are required to eat in dining facilities on the bases and therefore would not be entitled to BAS.

Basic Allowance for Quarters (BAQ)

BAQ is a non-taxable allowance for housing. The amount of BAQ is determined by rank and by whether or not there are family members. This allowance partially reimburses military personnel for their housing expenses if they live in civilian communities. A member with dependents who lives in government family-type quarters is not entitled to BAQ. A member without dependents who lives in the barracks receives partial BAQ.

Variable Housing Allowance (VHA)

Guard members called to active duty for less than 140 days are not entitled to the Variable Housing Allowance (except for contingency operations). VHA supplements the BAQ when the cost of housing in a certain area is higher than the BAQ. Most service members living off base in most stateside communities receive VHA. The amount of VHA received depends upon housing costs in the area in which a service member is stationed.

Clothing Allowance

Officers receive an initial allowance to purchase military clothing but do not receive a replacement/maintenance allowance. An extra clothing allowance may be authorized for special requirements or types of duty, but this would be very limited.

Special Pay may also include additional pay for dangerous, highly skilled, or undesirable assignments. For example, flight pay is a special monthly pay to pilots, crewmembers, and flight surgeons.

Hazardous Duty Pay is a special monthly pay for certain hazardous duty, including demolition work and parachuting.

Hostile Fire Imminent Danger Pay - This pay is for service members serving within an officially declared hostile fire/imminent danger zone. This pay is set at the same rate for officers and enlisted members. It is not paid unless declared by Congress.

PAY WITHHOLDING

FEDERAL INCOME TAX - Service members pay Federal income taxes on their basic pay, on their proficiency pay, and on other special pay. Generally, allowances (BAS, BAQ, VHA) are exempt. The service automatically withholds the appropriate amount form each paycheck.

STATE INCOME TAX - Service members on active duty pay state income tax only to the state of their legal residence, Regardless of where they are stationed. For most states, the service automatically withholds the appropriate amount from each paycheck. Non-military income is taxable in the state in which it is earned. Because state laws are varied and complicated, you should discuss your situation with the Legal Assistance Officer.

SOCIAL SECURITY TAX - Only basic pay is taxable for Social Security. The service automatically withholds the appropriate amount from each paycheck.

AUTHORIZED ALLOTMENTS

To help service members take care of their financial responsibilities, the military allows them to make allotments after they are on active duty 180 days. Allotments are portions of pay specifically set aside for a person's family or for such expenses as insurance premiums. Therefore, a service member may ask that parts of each paycheck be sent to specific places and to specific people for family support and to pay debts. For instance, Guard members can make allotments to spouses, to the bank, or finance companies, to life insurance companies, and even to the Internal Revenue Service to pay back income taxes.

To set up allotments, a service member may use existing bank accounts or open special accounts to receive the funds. Automatic payments may also be arranged through a bank or credit union.

Money may be set aside for the following allotments:

- a. Purchase of U. S. Savings Bonds
- b. Premium payments for the Service Member's Life Insurance
- c. Loan repayment to the Army Emergency Relief, Air Force Aid Society, or the American Red Cross
- d. Money sent to family members or relatives. (Money may be to addresses, or to their financial institution, or sent to their home)
- e. Charitable contributions
- f. Payment to a financial organization for an account in the service member's name. (One or two allotments of this type are allowed)

GARNISHMENT OF WAGES

The Federal law allows garnishment of military wages to pay for child support or other obligations. In other words, military pay is subject to legal process; once there is a court order directing a person to pay child support or alimony, the military can withhold part of his/her salary to cover these payments. Local laws will be followed to decide how much money, if any, will be withheld, up to the maximum amount allowed by the Consumer Credit Protection Act (between 50 and 60 percent).

MILITARY PERSONNEL FLIGHT: (802) 660-5225

The Military Personnel flight can assist you in ensuring that ID cards are updated as well as any personnel oriented items such as military insurance, medical care, life insurance, etc. They are also the point of contact for getting access to base agencies such as the Commissary and Base Exchange. Remember, while the military member is away you are allowed access to these areas as long as the dependent is with you. Call the Military Personnel Flight for more information.

THRIFT SAVINGS PLAN (TSP): (802) 660-5225 - Military Personnel Flight Website www.tsp.gov

TSP is a Federal Government sponsored retirement savings and investment plan. You have the flexibility to contribute as little as 1% up to 7% of your basic pay – plus any amount of incentive pay or special pay, including bonus pay. By participating in the TSP, you can enhance your retirement and save money on taxes at the same time. To enroll complete forms TSP-U-1 and TSP-U-3 which are available at the TSP **Website** <u>www.tsp.gov</u> and submit both forms into Military Personnel Flight.

SERVICE MEMBERS GROUP LIFE INSURANCE (802) 660-5225 Military Personnel Flight

This is a Department of Veterans Affairs program www.insurance.va.gov

Service member's Group Life Insurance (SGLI): Service members are automatically insured for \$250,000 under Service member's Group Life Insurance (SGLI) unless a lesser amount is elected in writing. SGLI offers low-cost protection, and the small monthly premium is deducted from base pay. This is a great opportunity to provide for the welfare of your family. Does your family know how much life insurance coverage you have and where the policies are located?

Servicemen's Group Life Insurance Family Coverage: Family members are automatically insured for \$100,000 coverage unless the service member declines coverage for their spouse, or requests reduced coverage, premiums will be deducted from their pay.

STATE FAMILY PROGRAM OFFICE (802) 338-3347 State Family Program Coordinator

The State Family Program is dedicated to enhancing the well being of its clients. The mission of the Family Program is improve the quality of life and independence of Guardsman and their families by providing services, activities and education programs to promote social, emotional, physical, and economic well-being. Families can access information and referral services, volunteer training, quality of life programs, youth programs and emergency assistance.

SURVIVOR BENEFITS PLAN (802) 660-5225 Military Personnel Flight

http://militarypay.dtic.mil/survivor www.Military.com

Great peace of mind comes with your lifetime, inflation-adjusted monthly, and retirement paycheck. SBP gives your survivors some of the same. This website gives you the basic details to make that happen! It is not a contract document. The basic statutory provisions of SBP law are in Chapter 73, Title 10, United States Code.

Options and coverage differ for active duty personnel and retirees. Reservists whose service will make them eligible for retired pay at age 60 are eligible for the Reserve Component Survivor Benefit Plan, or RC-SBP.

If you are on active duty, retirement-eligible and have a spouse and/or children, they are automatically protected under SBP at no cost to you while still on active duty. If divorced, your former spouse may be protected instead of a current one.

For more details visit militarypay.dtic.mil/survivor

Select the topic below that you are interested in. We recommend that everyone read the Overview, Base Level and Costs and Benefits, as a minimum.

When a member dies while on active duty (including members who are retired and remain in a military hospital, and who continue to be hospitalized as patients therein to date of death; or who dies on active duty for training; or while performing inactive duty training), the military will provide for care and disposition of remains.

When military authorities arrange for disposition of remains, services of preparation at the place of death, removal, embalming preparation and preservation, casket, and transportation to a common carrier are normally obtained under contract; however, when no contract is available, military authorities negotiate with local funeral directors to obtain these services.

The military authorities also will provide the following as required:

- Cremation (if cremation is requested in writing by the person authorized to direct disposition (PADD) of the remains)
- A suitable urn for the cremated remains
- A <u>U.S. flag</u> to drape the casket
- Transportation of remains, accompanied by an escort, from the place of death to the place designated by the PADD
- Military honors, if requested, will be provided at the place of interment

Military contract standards are high, and it is generally advantageous to leave arrangements for preparation of remains to military authorities. When the PADD makes private arrangements for the care and disposition of remains, reimbursement is limited to those items normally obtained by the military under contract (removal, embalming and other preservation, casket and outside case, and hearse services to a local cemetery or common-carrier terminal) and in the amount the Government could have obtained the services from the contractor.

Current burial allowances for deceased active duty service-members include the following: Interment in a government cemetery or for a memorial service when remains are not recovered: \$3000 Direct consignment to a government cemetery: \$600 Interment in a private cemetery: \$4850

For details on the care and disposition of a deceased active duty service-member's effects, see AFPAM 36-3027.

For more information on death and burial benefits and eligibility, consult the index below, or if you are a veteran, call a veterans counselor at **1-800-827-1000**.

Dependency and Indemnity Compensation (DIC) is provided by the Department of Veterans Affairs under special circumstances. For more information on this program and others offered by the Departments of Veterans Affairs, see their website at www.va.gov for more details. Social Security also provides survivor and retirement benefits, consult their website at www.ssa.gov for more details.

Tragedy Assistance Program for Survivors, Ins. (TAPS) http://www.taps.org

The Tragedy Assistance Program for Survivors, Inc. (TAPS) is a national non-profit organization made up of, and providing services to, all those who have lost a loved one while serving in the Armed Forces. The heart of **TAPS** is our national military survivor peer support network. We also offer grief-counseling referral, caseworker assistance and crisis information, all available to help families and military personnel cope and recover. We provide these services 24 hours a day free of charge! **1-800-959-TAPS (8277)**.

TRICARE: The Military Health Care System

(802) 660-5985 Military Personnel Flight

(888) 999-5195 Northeast Region

(800) 308-3518 Health Education Nurse

www.tricare.osd.mil

TRICARE: Tricare is the Military Health Care System. It is similar to civilian Health Maintenance Organizations. Tricare is organized by region; the **Northeast Region contact number is 1-888-999-5195**.

Tricare offers three plans: Prime, Standard, and Extra

Tricare Prime:

- 1. Enrollment Required
- 2. Patients receive care through a Primary Care Manager, who treats them or refers them to specialty care.
- 3. Uses military facility and or civilian network
- 4. No enrollment fees for active duty families
- 5. Annual enrollment fee for retirees, family members and survivors
- 6. No deductibles or claim form for patients

Tricare Standard:

- 1. No enrollment Required
- 2. No Primary Care Manager
- 3. Patient may seek care from civilian sources
- 4. Deductibles and co-payments
- 5. Widest choices of providers
- 6. Most expensive care

Tricare Extra:

- 1. No enrollment required
- 2. No Primary Care Manager
- 3. Co-pay is less than Standard
- 4. Provider choice limited to contracted network
- 5. Care may be sought from MTF on space available basis

To expedite access to MTF care, eligible family members should provide their military ID card and a copy of their sponsor's orders when attending an appointment.

United Concordia Companies, Inc. (Dental Insurance)

1-800-866-8499 General Information

1-800-622-2256 To Enroll Website: www.ucci.com

Dental Insurance Program: The Department of Defense (DOD) sponsors a voluntary dental insurance program for eligible dependents as an alternative to dental care in a military dental treatment facility.

Types of plans:

Cost shared with the government: The government pays the majority of the monthly premium. Enrollment in the premium-sharing plan requires that the service member is on active duty for more than 30 days and has at least a one-year service commitment at the time of enrollment.

Full-premium plan: Enrollment in this plan is available for dependents of a member when the Guardsman is not on active duty for more than 30 days. The government does not share in the premium payments. These payments are the responsibility of the service member.

158 TH Fighter Wing Telephone Directory:		
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Accounting & Finance Office:		
Military Pay	802-660-5290	
Travel Pay Section	802-660-5290	
Travel/Credit Card	802-660-5290	
Community Manager:	802-660-5482	
Chaplain:	802-660-5422	
Education Benefits/Base Career Advisor:	802-660-5211/802-660-5228	
Family Readiness & Support Services:	802-652-8035 Pager# 802-351-4485	
Legal Services:	802-660-5495	
Military Personnel Flight:	802-660-5225	
Customer Assistance/Records	802-660-5225	
Dependent ID Cards	802-660-5225	
Public Affairs:	802-660-5379/802-338-3246	
Recruiting Staff:	802-660-5388	
	802-660-5389	
	802-660-5390	
Security Police:	802-660-5239	
Vice Wing Commander:	802-660-5216	

158th Fighter Wing	802-660-5223
134 th Operations Squadron	802-660-5281
158 th Mission Support Flight	802-660-5225
158 th Medical Squadron	802-660-5081
158 th Civil Engineer Squadron	802-660-5447
158 th Logistics Squadron	802-660-5353
158 th Security Forces Squadron	802-660-5241
158 th Communication Flight	802-660-5222 Help Desk
158 th Logistics Group	802-660-5006
158 th Logistics Support Flight	802-660-5402
158 th Aircraft Generation Squadron	802-660-5006
158 th Maintenance Squadron	802-660-5006

Community Services of Burlington	
Police	Emergency 911; (802) 658-2704
Legal Aid	802-863-2871
Community Action, 191 North Street	802-863-6248
Department of Social Welfare, 1193 North Ave	802-863-7365
Department of Employment, 59 Pearl Street	802-658-1120
Rental Opportunity Center, 57 N. Champlain	802-862-0268
Homeless Information Line	1-800-639-8447
Social Security, 58 Pearl Street	802-951-6753
Howard Center for Human Services	802-658-0400
Visiting Nursing Association	802-658-1900
Jump, 38 So. Winooski Avenue	802-862-4501
Burlington Housing Authority	802-864-0538
Counseling	
Crisis Services	802-863-2400
Howard Center for Human Services Outreach	802-658-2278/802-864-2619
Champlain Drug and Alcohol Outreach	802-864-2626
Women Helping Battered Women	802-658-1996
Vet Center	802-862-1806
Runaway Hotline	1-800-231-6946
Spectrum	802-864-7423
Pine St. Counseling	802-658-0404
Act 1/Bridge Program	802-859-1230
Alcoholics Anonymous	802-658-4221
Outright Vermont/G.L.B.T.	802-865-9677
Day 1	802-865-3333
Crisis Services (24 Hours)	
Spectrum – 21 and younger	802-864-7423
Women Helping Battered Women	802-658-1996
Women's Rape Crisis Center	802-863-1236
Relief From Abuse Orders	1-800-540-9990
Howard Center for Human Services	802-863-2400
Champlain Drug and Alcohol	802-654-1067
Champiani Drug and Alconor	002 057-100/
Homeless Healthcare Project 179 S.	Winooski Avenue
COTS Daystation	802-862-5418
COTS Streetwork Program	802-862-5418
Community Health Center Drop In Clinic	802-862-5418
Howard Center for Human Services Outreach	802-658-2278/802-864-2619
Champlain Drug and Alcohol Outreach	802-864-2626
VNA, Maternal Child Health	802-860-4420

Directory of Community Resource	ces & Support Agencies:
Air Force Aid Society	1-877-272-7337
American Red Cross (24 hr Hotline)	1-877-272-7337
Armed Forces Vacation Club	1-800-724-9988
Bethany Beach, DE - Recreation Facility	302-326-7902
Consumer Credit Counseling Services	1-800-642-2227 Nationwide (Except Michigan)
Employer Support for the Guard & Reserve	1-800-336-4590
Hanscom, Mass. Air Force Base	781-377-4441 Main Number
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Medical Help	
Community Health Center Drop-In Clinic	802-862-5418
VNA Family Services	802-658-1900
Ambulance	911
Poison Center	802-658-3456
Community Health Center, 617 Riverside Ave.	802-864-6309
Planned Parenthood, 23 Mansfield Ave	802-863-6326
Fletcher Allen Health Care Emergency	802-656-2434
F.A.H.C. Free Evening Clinic	802-654-1200
Vermont Cares	802-863-2437
Shelter	
COTS Waystation, 187 Church St	802-862-7776
Burlington Emergency Shelter, 89 North St.	802-862-9879
COTS Firehouse Family Shelter	802-862-6567
COTS Daystation, 179 S. Winooski Avenue	802-862-5418
Women Helping Battered Women	802-658-1996
Spectrum One Stop, 177 Pearl Street	802-862-5396
Spectrum One Stop, 177 Feari Street	002 002 3330
FOOD	
Chittenden City Food Shelf 228 N. Winooski Avenue	802-658-7939
Small Potatoes, 38 S. Winooski Ave	N/A
Salvation Army, 64 Main Street	802-864-6991
King Street Youth Center, 87 King Street	802-862-6736
Amy Street Touth Center, 67 King Street	002-002-0730

COMMUNITY RESOURCES & SUPPORT AGENCIES

AIR FORCE AID SOCIETY

Financial assistance is provided when there is a demonstrated need for funds such as emergency travel, burial assistance, urgent health and welfare needs such as food and shelter. For information and assistance contact the Family Readiness & Support Services at **(802) 652-8035** or The American Red Cross – Armed Forces Emergency Services www.redcross.org/afas/index.html

AMERICAN LEGION

The American Legion has a 24-hour nationwide toll-free telephone number, 1-800-504-4098, for service-members and their family members to call for assistance. Calls are referred to The American Legion department, or state, in which the call originated. Departments relay the collected information to a local American Legion post. The local post then contacts the service-member or family to see how assistance can be provided locally.

http://www.legion.org/

AMERICAN RED CROSS

(877) 272-7337 Burlington: (802) 660-9130 VERMONT: (800) 660-9130

www.redcross.org

The American Red Cross provides an exclusive worldwide communications and support network that serves as a lifeline between military service members and their families. For the service member and his or her family, the Red Cross is the connection to home in the event of a family crisis, a death in the family, a financial emergency, or a joyous birth. Some of the ways the Red Cross assists military members and their families:

Armed Forces Emergency Services (AFES): AFES helps military members and military families cope with separation and other special situations related to service in the armed forces. Services include around-the-clock, around-the-world communication between military members and their families; neutral, impartial as assistance, including comfort and counseling; independent verification of emergency situations; and financial assistance and referrals for emergency travel and other family needs.

Emergency Communications: Red Cross emergency messages provide military personnel and their commanders with fast, reliable information to help them make decisions regarding emergency leave, deferment, compassionate reassignment, and dependency discharge.

Financial Assistance: The Red Cross collaborated with the Military Aid Societies in providing financial assistance when an urgent personal or family crisis arises. Financial assistance is provided when there is a demonstrated need for funds for such things as emergency travel, burial assistance, or urgent health and welfare needs such as food shelter.

Counseling: The Red Cross offers counseling, information, referrals, and other social services to military families. Red Cross Armed Emergency Services workers are neutral personnel to whom military persons or family members can go for confidential problem solving.

If you have an emergency and you need to communicate with a family member in the military and your family member is serving on active duty at a military installation, call **(877) 272-7337** or www.redcross.org

CONSUMER CREDIT COUNSELING SERVICES, INC.

1-800-642-CCCS Nationwide (except Michigan)

WWW.CCCS-INC.ORG

Consumer Credit Counseling Services is an accredited non-profit community service organization dedicated to helping individuals and families resolve financial problems. Consumer Credit Counseling Services (CCCS) promotes the wise use of credit through free, confidential budget counseling, debt management repayment program, and community education.

Family Subsistence Supplemental Allowance (FSSA)

https://www.dmdc.osd.mil/fssa (802) 652-8035

FSSA is a voluntary program to increase the service member's Basic Allowance for Subsistence (BAS) and to remove them from the Food Stamp program. Even though service member may not qualify for food stamps, they may qualify for FSSA. FSSA program was designed to bring service members household income to 130% of federal poverty line **while they are on active duty**. Program is not intended to address the service member's civilian financial situation outside active duty period. They are eligible for each day of active duty and **no minimum numbers of days of active duty is required** for reserve component members. FSSA entitlement will not exceed \$500 per month. To find out if you're eligible contact the Family Readiness Office and schedule appointment for pre-screening and application.

PATH - Vermont Department of Prevention, Assistance, Transition, and Health Access www.PATH.state.vt.us 1-800-287-0589

- Food Stamps
 - Reach Up
 - Medicaid
 - Vermont Health Access Plan (VHAP)
 - VHAP-Pharmacy
 - Healthy Vermonters
 - Essential Person

District Offices:

St. Albans	20 Houghton Street Room 313 St. Albans, VT 05478	(802) 524-7900
Burlington:	1193 North Avenue Suite 5 Burlington, VT 05401	(802) 863-7365
White River Junction	224 Holiday Dr. Suite A White River Jct., VT 05001	(802) 295-8855
St. Johnsbury	67 Eastern Avenue, Suite 7 St. Johnsbury, VT 05819	(802) 748-5193
Brattleboro	232 Main Street, P.O. Box 70 Brattleboro, VT 05302	(802) 257-2820
Barre	255 North Main Street, Suite 5 Barre, VT 05641	(802) 479-1041
Newport	100 Main Street, Suite 240 Newport, VT 05855	(802) 334-6504
Rutland	320 ASA Bloomer Bldg. Rutland< VT 05701	(802) 786-5800
Springfield	100 Mineral Street, Suite 201 Springfield, VT 05156	(802) 885-8856
Bennington	200 Veterans Memorial Drive, Suite 6 Bennington, VT	(802) 442-8541
Morrisville	63 Professional Drive, Morrisville, VT 05661	(802) 888-4291
Middlebury	700 Exchange Street, Suite 103 Middlebury, VT 05753	(802) 388-3146

UNITED SERVICE ORGANIZATIONS (USO)

Patriot Guardian Financial Assistance Program <u>www.usonewengland.org</u>

Financial grants are available to deployed and active duty service members. For further information call 617-720-4949 or the Family Readiness Center at 802-652-8035.

VETERANS OF FOREIGN WARS

The VFW's Military Assistance Program (MAP) strives to enhance the quality of life for members of the armed forces and their families by identifying critical needs and providing emergency financial aid. MAP has forged partnership with a variety of service providers, including <u>Savings4themilitary.com</u> and <u>vetjobs.com</u>, which are aimed at providing the transitioning service member with relocation and employment assistance. For more information, call the MAP office at (816) 756-3390, ext. 211; Fax: (816) 968-1199 or e-mail: map@vfw.org

Family Care Planning
What is needed and what is required.

Air Force Instruction 36-2908 is the Air Force's official policy in regards to family care. The family care program is intended to ensure that all Air Force members are assured of their families' well being while deployed.

AFI 36-2908 requires that all military members with families make appropriate arrangements for the care of their families during a deployment. In addition, it requires that single parents, dual military couples, and members with unique situations such as a spouse or a parent with unique needs, prepare a family care form (AF Form 357) and complete a power of attorney so that their dependents are taken care of in the event of mobilization. With the recent updates to the instruction, an attachment to the AF Form 357, containing additional information to assist the caregiver is also required. The worksheets on page 27, 28 and 29, can help you with this process. Although the AFI requirement is established for members with families, common sense tells us that even single members with no dependents have reason to develop a plan to deal with contingency deployments. Such things as basic as what to do with a car, how to pay the electric bill, or whether or not to execute a power of attorney to let a parent act in their stead during a lengthy absence must be considered by *every* member, not just those with families.

When all of this is complete, you, your caregiver and your First Sergeant will be armed with the needed information to help you transition into a smooth deployment.

Tips on Preparing the Family for Separation

Be prepared for everyone to experience various feelings as the deployment approaches, including anger, sadness, anxiety, and resentment.

In the event of short notice activation, anxieties will run much higher for family members, especially if adequate planning was not accomplished prior to the activation. Be prepared to deal with the emotions.

Allow everyone in the family (including children) to talk about their feelings about the deployment. Plan and spend time together as a family.

Reassign roles and responsibilities. A teenager may take on lawn care responsibilities where as a younger child might be in charge of taking out the trash. The spouse will need to become familiar with any responsibilities he/she is currently not performing.

Single homeowners should talk with nearby family or close friends about the care or upkeep of their property. This would include home, vehicles, animals, etc. Single personnel will also need to address how they will access their funds to pay bills. Parents, aunts, uncles, etc. may need to assist the member in these areas.

Talk about how the service member and family will keep in touch during the deployment.

Know where to get help. Inform both the immediate and extended family of who to contact if seeking information about deployed service members.

Prepare lists of contacts for repairs, emergencies, and recreational services.

If possible, tell children ahead of time so they have time to understand and accept that a parent is leaving.

Take pictures of the family, children and parent who are leaving and provide copies for the family and the service member.

Visit children's teachers if time permits. Children react to stress in many ways. By alerting the teacher, the teacher is in a better position to be sensitive and encouraging.

Tape recordings of the deployed parent reading a children's story for young children may alleviate some of a young child's anxieties during a deployment.

Talk a little with the children about how the deploying parent's return will be celebrated.

Financial Matters

Planning out finances and budgets is important for managing money during lengthy separations. This up front preparation will help prevent financial difficulties during the deployment. Listed below are some ways to prepare financially for a deployment.

- Establish a budget. In developing the budget, be sure to take into consideration what costs are likely to change during the deployment (e.g., childcare, food, telephone, postage). Also find out how military pay will change during the deployment (e.g. will the military pay be equal to civilian pay? If civilian pay is more than military, does the civilian company have a program to make up the difference? How long will the civilian company continue to pay the member while deployed?) What additional pay, if any, will the member be entitled to (e.g. family separation pay, hazardous duty pay, etc.)
- Verify spouse has access to checking and savings accounts needed during deployments. Identify
 where emergency cash or credit can be acquired. All military personnel will be on direct deposit.
 Provide spouse with last leave and earnings statement. Verify and update your Service Member
 Group Life Insurance (SGLI) and Service records with the Orderly Room and/or Military Personnel
 Flight. This area is discussed more in depth later.
- Decide how bills will be paid in a service member's absence. Single airmen, single parents, and dual military families need to either authorize someone to pay the bills with a power of attorney or have the bills forwarded to their deployed location.
- Set up finances for family and make sure the spouse has access to funds, (checking and savings etc). Single parents and dual military families with children need to have funds available for their children and caregivers.
- Decide how the service member will be able to get money while deployed.
 Possibly a separate checking account set up for the deployed member(s) to use which a spouse or caregiver can deposit money into, (this can also help avoid bouncing checks).
 Deployed personnel can usually cash checks at a BX facility or obtain funds from an ATM machine at the deployed location if available.
- Talk about how to handle pay problems and financial emergencies. Become familiar with assistance provided by Family Support, Red Cross, and the Air Force Aid Society. The closest Air Force Aid Society is located at Tinker Air Force Base. Air Force Aid and Red Cross are often available at many forward-located bases also. Check with your bank or credit union regarding emergency loans, interest rates, and how soon repayment must begin.
- Make sure the spouse knows how to read a Leave and Earnings Statement (LES).

Within all of this financial planning, please remember this important fact; you must be able to provide for the logistical movement of your children etc. to their appointed caregiver.

Legal Matters

A power of attorney is a legal document permitting a named individual to sign a document or give authorization on the service member's behalf. There are several types of powers of attorney. To determine what type of power of attorney is needed, assess your needs and determine the circumstances in which the service member's permission may be needed during the service member's absence. To see if you need a power of attorney, review the list of questions below. If you answer "yes" to any of the following questions, then you need to have a power of attorney prepared.

- Do Family ID Cards need to be renewed?
- Has dependent have enrollment in DEERS? (Defense Enrollment Eligibility Reporting System).
- Will a house or car need to be sold?
- Will taxes have to be prepared and filed?
- Will a contract or lease need to be signed?

Applicable to single parents, dual-military and single airmen:

- Will someone need to have entry to your house?
- Will authorization for children's medical care be needed?
- Will authorization be needed to enroll the children in school?
- Will authorization for access to base commissary and base exchange be needed?

There are two main types of powers of attorney, they are:

- General Power of Attorney which allows the designated individual unlimited authority in signing the service member's name or acting in the service member's behalf. The key word in the above statement is "unlimited". The individual who possesses a General Power of Attorney could sell everything that belongs to the member and they would be within their legal rights based on the General Power of Attorney.
- <u>Special Power of Attorney (limited)</u> which allows the designated individual to sign the service member's name or act in the service member's behalf only in specific matters (e.g., securing a loan, school enrollment).
- Be aware that the power of attorney is valid for a specified period of time and while the service member is alive. A power of attorney will NOT be accepted to start, stop, or change a pay allotment.

Also to take into consideration, many organizations on base and in the community may not accept a power of attorney. Often, institutions such as banks in the community have their own policies and procedures. Check with the institutions you use to ensure that they will accept your power of attorney.

Wills

All service members, regardless of marital status and all spouses are advised to have a will. A will is a legal document, which specifies how an individual's property is to be distributed upon death. In the will, an individual is assigned as the executor who will oversee the settling of an estate. A guardian may be designated for minor children.

If a will has already been prepared, then determine if the will needs to be updated. Situations that require a will to be updated include:

- Substantial change in the value of your assets.
- Birth or death of an immediate family member
- Change in state of legal residence
- Executor dies or is no longer considered competent
- Guardian needs to be appointed for children or new guardian named
- Change in marital status
- Provisions of will no longer apply or need to be changed
- Changes in property ownership

Also consider having a living will, if desired.

Also consider a Do Not Resuscitate (DNR) order, if so desired. A DNR prevents a medical authority from resuscitating a patient who is terminally ill in some cases.

Talk about the following:

- Burial instructions
- Cemetery plot
- Guardianship (applicable for single parents and dual military couples)
- Death benefits

Although these topics are difficult to discuss, a spouse or other family member who has this information will be able to adhere to a service member's wishes. In addition, making these decisions ahead of time will ease some of the logistical responsibilities for surviving family members.

Insurance

Life:

- Each military member is covered under the Serviceman's Group Life Insurance policy if they have elected that coverage and are paying the monthly premiums. Check to make sure that the information concerning beneficiaries is up to date so that payable benefits would not delayed. Contact the Military Personnel Flight if you need to check.
- If you have other life insurance with, for example you're banking institution, make sure that those policies also reflect the most current information regarding you, and or your family members and that they would pay under a hostile or wartime death.

Medical:

 If you have health insurance, make sure that your spouse or caregiver can get medical attention if needed. You may need to leave your health identification cards with one of them or need a power of attorney to ensure health care can be provided. Check with your provider and see what works for them.

Home Owners/ Personal Liability:

Make sure you have a copy of your policy for your spouse or caregiver. Should something
out of the ordinary occur you may need to know what your policy covers and how to
arrange for compensation. Will you need a power of attorney for your spouse or caregiver
to file a claim?

Vehicle:

 Make sure this policy is up to date also. If someone else will be driving your vehicle while you are gone, are they covered under your policy? Do you have current proof of insurance? Do you have coverage for roadside assistance and or towing?

Other:

• You may have other types of insurance also. Check those too!

Preventative Maintenance

Vehicle:

- Make sure your vehicle is in good repair i.e. preventative maintenance, tune-up, tires etc.
- Check expiration dates for all automobile requirements such as registration, safety inspections, insurance etc.
- Check base decals current.
- Decide how and where cars will be stored, if required.
- Vehicle repair/ maintenance shops phone numbers i.e. tire shop.
- Write down maintenance schedule for oil changes, tire rotation etc.
- Have an emergency kit in your vehicles.

Home:

- Take care of any needed home repair i.e. environmental, water, electrical or structural.
- If time permits, see that family members might be able to accomplish small home repairs on their own. Make sure your spouse knows how to turn the water on and off. Location and operation of the electrical breaker box. Operation of a well pump if applicable. Smoke or fire detectors in working order. Make sure they have tools on hand to accomplish small repairs. Have numbers of reputable service companies on hand such as a plumber, electrician, appliance repairman etc. Post emergency phone numbers.
- Decide how the house and property will be maintained during the service member's absence. Depending on the time of year, the need to heat or cool, protect pipes from freezing if applicable. Mail pick-up, lawn care etc. Examine the security of your property, i.e. serviceable locks on doors and windows.
- Ensure your lawn or property care tools are in working order i.e. lawn mowers, weed eaters etc. Teach how to mix fuel for them, replace line etc.
- Have emergency items on hand such as flashlights, batteries, bottled water, first aid kit, and fire extinguisher.
- Notify your landlord of your periods of absence if applicable.

Miscellaneous

- Identification cards current.
- Notify your employer of the deployment.
- Notify creditors.
- Notify children's school of pending deployment.
- Arrange for the pick-up or forwarding of mail.
- Forwarding address of mail, if your residence will be unoccupied.
- Cancel newspaper.
- Secure weapons you may have at home.
- Medical prescriptions needed for member deployment, spouse, and caregiver.
- Possibly a phone calling card.
- Consider setting up an e-mail account.
- Extra set of house keys.
- Arrange for absentee voting.
- Prepare packing list of things to take.
- Decide how and where pets will be kept during a deployment, if required. Find out about kennels or breeders that can provide long-term care.

Family Care Planning Important information for Spouse or Caregiver

Emergency 911 or	<u>Schools</u>
Ambulance	School
Fire	
Police	Day Care
Poison Control	<u>Insurance</u>
<u>Service</u>	Health
Plumber	Auto
Electrician	Homeowners
Septic Tank	Life
Fuel (propane etc)	
Heating/ Air Conditioning	
Well Pump	Family Doctor
Cable service	Other Doctor
Home Security Monitor	Pediatrician
<u>Public Utilities</u>	Veterinarian
Telephone	<u>Relatives</u>
	Relative
Gas	Relative
Electric	Relative
Water	<u>Military Numbers</u>
Sanitation	

Special Instructions for Spouse or Caregiver

Children:

There may be special situations, which you may need to advise your spouse or caregiver of. This might include daily medications for children, known allergies or other special requirements. Also within this section, give your spouse or caregiver directions to somewhere you go that they may not know of i.e. church, soccer field or favorite ice-cream parlor! Here is a template for you to use to help get you started.

Special school r	needs:				
Special school r	needs:				
Known Allergies	or allergic reacti	ons to:			
Known Allergies	or allergic reacti	ons to:			
Daily Medication	ns; amount/ frequ	ency:			
Daily Medication	ns; amount/ frequ	ency:			
Favorite things:					
Favorite things:					
Friends names:					
Rides: bicycle, l	ous. Rides with o	r walks to sch	ool and times:		
Place of worship	o and directions/	times:			
After-school	activities/	times,	place(s),	transportation	needs:

PETS:
Special needs:
Feeding instructions:
Habits:
House-trained?
Shots?
The remainder of this space should be used for brainstorming, think of anything that may be important to pass on.

Important Documents on Hand and Location

It is extremely important that military members coordinate with their spouse and or caregiver the location and significance of documents related to the family. This checklist should make the job a little easier. Realize of course that some of these items may not apply to you or you may not wish to divulge some of the information to others. Keep in mind however that your spouse or caregiver may now carry your life in their hands.

<u>Document</u>	<u>On Hand</u>	<u>Location</u>
Marriage certificate		
Birth certificates		
Adoption papers		
Passports		
Armed Forces ID Cards (Check expiration dates)		
Wills		
Family medical records		
Family dental records		
Shot records		
Social Security Cards / Numbers		
Court orders (Divorce / Child custody)		
Copy of Emergency Data Card		
Copy of SGLI election form		
Addresses / Phone numbers of immediate family		
Powers of Attorney (POA)		
Copies of TDY / PCS orders		
Insurance policies		
(Life, auto, home and personal property)		
Leave and Earnings Statements (LES)		
Bank account numbers (Checking / Savings)		
Checkbook		

List of investments / Bonds	
Deed / Mortgage papers	
Copies of installment contracts	
Credit card / Club card	
Federal and state tax returns	
Drivers license	
Car registration, title and inspection certificate	
Warranties on car or appliances	
Pet health / Vaccination records	
Extra keys	
Diplomas / School transcripts	
Listing of important military phone numbers	
Listing of important civilian phone numbers	

Quick-Check Checklist

Have you visited the following areas on base?

	Yes	No
Supervisor:		
Unit Admin:		
1 st Sergeant:		
Legal Office:		
Finance:		
Family Support:		
Have you contacted or	visited these are	as off base?
	Yes	No
Employer:		
School:		
Day Care:		
Doctor:		
Lawyer:		
Vet:		
Utility Companies:		
Post Office:		
Creditors:		
Neighbors:		
Relatives:		
Insurance Agents:		